

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
George James Papoutsis
Debtor

Case No. 19-04760-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 24

Date Rcvd: Feb 14, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2020.

db
5267182 +George James Papoutsis, 180 Marsh Creek Heights Road, Gettysburg, PA 17325-7139
+FREDERIC I WEINBERG & ASSOCS, PC, 375 EAST ELM STREET, SUITE 210,
CONSHOHOCKEN, PA 19428-1973
5267187 +PROVIDENT SOLUTIONS, 9265 CR 627, DEXTER, MO 63841-8740
5267188 +RAS LAVRAR LLC, 1133 S UNIVERSITY DRIVE 2ND FLOOR, PLANTATION, FL 33324-3303
5267189 +STONELEIGH RECOVERY ASSOCIATES, LLC, PO BOX 1479, LOMBARD, IL 60148-8479
5267192 +UNEMP COMP OVERPAYMENT MATTERS, DEPT OF L&I - OFFICE OF CHIEF COUNSEL,
651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751
5267193 +UNEMPL COMP TAX MATTERS, HARRISBURG CASES L&I OFF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR,
HARRISBURG, PA 17121-0751
5267195 +VILLAGE CAPITAL & INVESTMENT LLC, 2863 ST ROSE PARKWAY, HENDERSON, NV 89052-4806

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr
+EDI: PRA.COM Feb 15 2020 00:28:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
5267176 EDI: BANKAMER.COM Feb 15 2020 00:28:00 BANK OF AMERICA, BANKRUPTCY DEPARTMENT,
4161 PIEDMONT PARKWAY, GREENSBORO, NC 27410
5267177 +EDI: BANKAMER.COM Feb 15 2020 00:28:00 BANK OF AMERICA, NA, 655 PAPERMILL ROAD,
NEWARK, DE 19711-7500
5267178 +EDI: TSYS2.COM Feb 15 2020 00:28:00 BARCLAY'S BANK DE, 125 S WEST ST,
WILMINGTON, DE 19801-5014
5267179 +EDI: CITICORP.COM Feb 15 2020 00:28:00 CITIBANK (SOUTH DAKOTA) NA, 701 EAST 60TH STREET N,
SIOUX FALLS, SD 57104-0493
5267180 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 14 2020 19:29:30 COMM OF PA DEPT OF REVENUE,
BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
5267181 EDI: DISCOVER.COM Feb 15 2020 00:28:00 DISCOVER BANK, DISCOVER PRODUCTS INC,
PO BOX 3025, NEW ALBANY, OH 43054-3025
5267183 +EDI: HFC.COM Feb 15 2020 00:28:00 HSBC BANK, ACCT INFORMATION, PO BOX 81622,
SALINAS, CA 93912-1622
5267184 EDI: IRS.COM Feb 15 2020 00:28:00 INTERNAL REVENUE SERVICE - CIO, PO BOX 7346,
PHILADELPHIA, PA 19101-7346
5267185 +EDI: CHASE.COM Feb 15 2020 00:28:00 JPMCB CARD, PO BOX 15369, WILMINGTON, DE 19850-5369
5267186 +E-mail/Text: electronicbkdocs@nelnet.net Feb 14 2020 19:29:34 NELNET LNS, PO BOX 1649,
DENVER, CO 80201-1649
5267190 +EDI: RMSC.COM Feb 15 2020 00:28:00 SYNCB/AMAZON, PO BOX 965015, ORLANDO, FL 32896-5015
5267191 +EDI: RMSC.COM Feb 15 2020 00:28:00 SYNCB/GAP, PO BOX 965005, ORLANDO, FL 32896-5005
5267478 +EDI: RMSC.COM Feb 15 2020 00:28:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
5267194 +EDI: USDARHS.COM Feb 15 2020 00:28:00 USDA RURAL HOUSING SVC, CENTRALIZED SVCG CTR,
PO BOX 790301, SAINT LOUIS, MO 63179-0301
5267196 +E-mail/Text: bankruptcynotice@westlakefinancial.com Feb 14 2020 19:29:33 WESTLAKE FINANCIAL,
4751 WILSHIRE BLVD STE 100, LOS ANGELES, CA 90010-3847

TOTAL: 16

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 16, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2020 at the address(es) listed below:

Dorothy L Mott on behalf of Debtor 1 George James Papoutsis DorieMott@aol.com,
KaraGendronECF@gmail.com;mottgendronecf@gmail.com;bethsnyderecf@gmail.com
James Warmbrodt on behalf of Creditor Village Capital & Investment bkgroup@kmlawgroup.com
Kara Katherine Gendron on behalf of Debtor 1 George James Papoutsis karagendronecf@gmail.com,
doriemott@aol.com;mottgendronecf@gmail.com;bethsnyderecf@gmail.com
Lawrence V. Young (Trustee) lyoung@cgalaw.com,
pa33@ecfbis.com;tlocondro@cgalaw.com;rminello@cgalaw.com
United States Trustee ustregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1

George James Papoutsis

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5654

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-04760-HWV

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

George James Papoutsis

2/14/20**By the
court:**Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: AutoDocketer, Deputy Clerk**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.